

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 December 2022

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 March 2023

Notes	ISIN	Ratings		Current Principal Balance	Initial Principal Balance	Rate of Interest
		Fitch	DBRS			
Class A1 Notes	ES0305515001	AAA(sf)	AAA(sf)	5,262,300,000 €	4,696,500,000 €	Euribor 3M + 0.25%
Class A2 Notes	ES0305515019	AAA(sf)	AAA(sf)	1,052,500,000 €	939,300,000 €	Euribor 3M + 0.35%
Class A3 Notes	ES0305515027	AAA(sf)	AAA(sf)	3,999,300,000 €	3,569,300,000 €	Euribor 3M + 0.45%
Class A4 Notes	ES0305515035	AAA(sf)	AAA(sf)	1,052,300,000 €	939,200,000 €	Euribor 3M + 0.55%
Class A5 Notes	ES0305515043	AAA(sf)	AAA(sf)	842,000,000 €	751,400,000 €	Euribor 3M + 0.65%
Class A6 Notes	ES0305515050	AAA(sf)	AAA(sf)	1,278,600,000 €	1,141,200,000 €	Euribor 3M + 0.75%
Class B Notes	ES0305515068	AAA(sf)	AAA(sf)	1,841,900,000 €	1,643,800,000 €	Euribor 3M + 1.00%
Class C Notes	ES0305515076	NR	NR	421,100,000 €	375,800,000 €	Euribor 3M + 1.50%
Subordinated Loan		NR	NR	120,000,000 €	120,200,000 €	Euribor 3M + 0.10%
<i>Retained by the Originator: 100%</i>				15,870,000,000 €	14,176,700,000 €	

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-Dec-22	04-Dec-20
Portfolio Cut off date	30-Nov-22	31-Oct-20
Current Principal Balance (*)	15,870,000,000.00	14,176,700,000.00
Of which Cash Reserve (1)	120,000,000.00	120,200,000.00
Of which Cash Available for Replenishment of the Notes (2)	43,322,911.25	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,706,677,088.75	14,056,455,179.45
Of which Principal in Arrears	657,127.08	0.00
Number of Loans	162,863	137,493
Number of Borrowers	161,804	136,884
Average Principal Balance (Loanparts)	96,441.04	102,233.97
Average Principal Balance (Borrowers)	97,072.24	102,688.81
Coupon: Weighted Average	1.93%	1.07%
Minimum	0.00%	0.00%
Maximum	7.97%	4.41%
Weighted Average Original Loan to Market Value	71.52%	70.95%
Weighted Average Loan to Indexed Market Value	54.20%	58.84%
Seasoning (months): Weighted Average	70.94	61.59
Remaining Tenor (months): Weighted Average	302.73	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.86%	1.94%
Weighted Average Spread on Floating Rate Loans	1.03%	1.03%
(*) = (1) + (2) + (3) + (4)		

Stop Replenishment Criteria

	<u>Current</u>	<u>Initial</u>
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.13%	0.00%
2. Aggregate realised losses related to Defaulted Receivables > 0.75%	0.00%	0.00%
3. Outstanding Balance of the Receivables < 13.5 bln	15.7	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

	<u>Current</u>	<u>Initial</u>
1. Sum of 12 months consecutive repurchases <= 1% Outstanding Balance Receivables	0.00%	0.00%

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Mixta	3,139,683,910	19.99%	30,737	18.87%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,566,993,178	80.01%	132,126	81.13%	1.94%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

3. Loan Coupon

Coupon Loan Part (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
average: 1.93%										
0.00% - 0.00%	3,118,606	0.02%	38	0.02%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	317,644,702	2.02%	4,874	2.99%	0.41%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	1,599,920,911	10.19%	16,886	10.37%	0.89%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	2,999,171,371	19.09%	31,024	19.05%	1.32%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	5,369,276,025	34.18%	51,958	31.90%	1.86%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	2,497,594,571	15.90%	25,033	15.37%	2.25%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	1,124,413,817	7.16%	14,483	8.89%	2.72%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	1,074,825,536	6.84%	10,369	6.37%	3.19%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	276,781,449	1.76%	2,647	1.63%	3.36%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	213,573,861	1.36%	2,391	1.47%	3.65%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	50,363,862	0.32%	678	0.42%	3.88%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	132,052,839	0.84%	1,713	1.05%	4.13%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	9,530,832	0.06%	153	0.09%	4.36%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	21,929,099	0.14%	340	0.21%	4.56%					
4.76% - 5.00%	10,570,631	0.07%	169	0.10%	4.91%					
5.01% - 5.25%	2,513,082	0.02%	52	0.03%	5.06%					
5.26% - 5.50%	1,502,453	0.01%	22	0.01%	5.32%					
5.51% - 5.75%	1,418,988	0.01%	22	0.01%	5.69%					
5.76% - 6.00%	139,444	0.00%	3	0.00%	5.90%					
6.01% - 6.25%	78,057	0.00%	2	0.00%	6.12%					
6.51% - 6.75%	41,203	0.00%	1	0.00%	6.65%					
7.26% - 7.50%	94,198	0.00%	3	0.00%	7.29%					
7.51% - >	121,552	0.00%	2	0.00%	7.93%					
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

4. Origination Year

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2003	11,676,211	0.07%	275	0.17%	1.19%	13,138,132	0.09%	251	0.18%	0.37%
2004	87,769,743	0.56%	2,133	1.31%	1.37%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	251,549,475	1.60%	5,394	3.31%	1.40%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	323,970,802	2.06%	5,497	3.38%	1.33%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	519,034,139	3.30%	7,454	4.58%	1.31%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	485,462,566	3.09%	6,709	4.12%	1.30%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	194,159,782	1.24%	2,721	1.67%	1.71%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	294,581,608	1.88%	3,595	2.21%	1.43%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	484,515,627	3.08%	5,611	3.45%	1.60%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	302,924,568	1.93%	4,001	2.46%	2.40%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	188,598,915	1.20%	2,554	1.57%	3.08%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	422,127,708	2.69%	5,566	3.42%	2.84%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	742,068,048	4.72%	8,603	5.28%	2.12%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,192,577,677	7.59%	12,658	7.77%	1.98%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,453,178,343	9.25%	14,215	8.73%	1.99%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,219,431,569	14.13%	20,435	12.55%	1.96%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,716,015,691	17.29%	24,351	14.95%	2.07%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	2,001,891,545	12.75%	17,172	10.54%	1.85%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	1,282,003,611	8.16%	9,852	6.05%	2.08%					
2022	533,139,461	3.39%	4,067	2.50%	1.56%					
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

5. Maturity Year

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021						1,274,836	0.01%	111	0.08%	0.58%
2022	108,959	0.00%	209	0.13%	1.75%	8,855,293	0.06%	660	0.48%	0.61%
2023	4,751,468	0.03%	1,128	0.69%	1.73%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	14,249,567	0.09%	1,407	0.86%	1.74%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	30,219,785	0.19%	1,920	1.18%	1.67%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	43,348,322	0.28%	2,027	1.24%	1.71%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	54,843,168	0.35%	1,981	1.22%	1.71%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	68,421,599	0.44%	2,127	1.31%	1.75%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	95,935,425	0.61%	2,550	1.57%	1.83%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	132,542,598	0.84%	3,087	1.90%	1.77%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	158,953,144	1.01%	3,238	1.99%	1.78%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	173,791,254	1.11%	3,196	1.96%	1.79%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	200,560,307	1.28%	3,443	2.11%	1.78%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	236,429,247	1.51%	3,859	2.37%	1.84%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	316,879,049	2.02%	4,900	3.01%	1.71%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	379,974,396	2.42%	5,214	3.20%	1.70%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	389,564,745	2.48%	4,974	3.05%	1.69%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	350,485,850	2.23%	4,340	2.66%	1.77%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	300,470,632	1.91%	3,686	2.26%	2.07%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	352,018,488	2.24%	4,012	2.46%	1.97%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	418,027,771	2.66%	4,477	2.75%	1.91%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	433,349,767	2.76%	4,496	2.76%	1.91%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	523,562,869	3.33%	5,278	3.24%	1.86%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	527,574,466	3.36%	5,378	3.30%	2.11%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	557,502,517	3.55%	5,421	3.33%	2.01%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	607,610,128	3.87%	5,636	3.46%	1.95%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	565,016,202	3.60%	5,047	3.10%	1.98%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	589,126,349	3.75%	5,223	3.21%	2.01%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	709,318,051	4.52%	6,171	3.79%	2.06%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	678,973,708	4.32%	5,624	3.45%	1.94%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	669,965,864	4.27%	5,308	3.26%	1.92%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	548,526,636	3.49%	4,253	2.61%	1.98%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	510,920,089	3.25%	3,980	2.44%	2.02%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	584,764,077	3.72%	4,578	2.81%	2.07%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	536,730,322	3.42%	4,187	2.57%	1.96%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	604,556,505	3.85%	4,674	2.87%	1.93%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	632,957,286	4.03%	4,938	3.03%	1.92%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	761,462,285	4.85%	6,068	3.73%	1.94%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	878,115,180	5.59%	6,958	4.27%	1.99%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	585,412,290	3.73%	4,485	2.75%	1.83%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	347,107,000	2.21%	2,436	1.50%	1.88%					
2062	132,549,727	0.84%	949	0.58%	1.54%					
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

6. Seasoning

Seasoning (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 0.5	269,982,740	1.72%	2,056	1.26%	1.17%					
0.5 - 1	360,726,132	2.30%	2,729	1.68%	1.99%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,398,024,745	8.90%	10,850	6.66%	1.98%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,983,557,898	12.63%	17,223	10.58%	1.87%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,741,309,444	17.45%	24,514	15.05%	2.06%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,144,865,832	13.66%	19,868	12.20%	1.97%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,435,743,586	9.14%	14,176	8.70%	1.99%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,189,790,359	7.58%	12,724	7.81%	1.98%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	668,270,890	4.25%	7,861	4.83%	2.25%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	400,373,084	2.55%	5,331	3.27%	2.92%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	215,169,185	1.37%	2,914	1.79%	2.92%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,898,863,194	18.46%	42,617	26.17%	1.50%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

7. Original Tenor

Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 5	177,541	0.00%	7	0.00%	1.61%	22,090	0.00%	1	0.00%	1.49%
6 - 10	43,424,135	0.28%	1,109	0.68%	2.25%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	340,000,623	2.16%	7,109	4.37%	2.15%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	927,333,518	5.90%	16,223	9.96%	2.05%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,916,325,797	12.20%	25,016	15.36%	1.99%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,390,423,234	27.95%	47,088	28.91%	1.86%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,206,411,347	20.41%	27,047	16.61%	1.88%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,882,580,893	31.09%	39,264	24.11%	1.95%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

average: 25.23 Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	3,373,030	0.02%	1,110	0.68%	1.71%	427,186	0.00%	40	0.03%	0.52%
1 - 2	12,482,063	0.08%	1,366	0.84%	1.73%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	26,820,299	0.17%	1,819	1.12%	1.69%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	42,144,567	0.27%	2,063	1.27%	1.67%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	52,066,672	0.33%	1,963	1.21%	1.71%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	66,944,631	0.43%	2,129	1.31%	1.74%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	88,816,930	0.57%	2,420	1.49%	1.83%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	125,679,264	0.80%	2,997	1.84%	1.77%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	157,812,813	1.00%	3,294	2.02%	1.78%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	172,499,436	1.10%	3,186	1.96%	1.79%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	192,487,916	1.23%	3,351	2.06%	1.77%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	232,232,861	1.48%	3,807	2.34%	1.83%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	298,539,363	1.90%	4,656	2.86%	1.74%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	370,240,442	2.36%	5,277	3.24%	1.70%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	404,934,349	2.58%	5,122	3.14%	1.66%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	352,899,653	2.25%	4,387	2.69%	1.75%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	304,211,539	1.94%	3,760	2.31%	2.08%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	326,367,772	2.08%	3,760	2.31%	1.99%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	427,024,604	2.72%	4,633	2.84%	1.90%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	420,339,703	2.68%	4,375	2.69%	1.92%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	515,249,292	3.28%	5,189	3.19%	1.83%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	537,039,987	3.42%	5,485	3.37%	2.08%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	527,572,252	3.36%	5,196	3.19%	2.05%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	619,926,129	3.95%	5,783	3.55%	1.94%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	568,852,388	3.62%	5,129	3.15%	1.99%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	571,713,875	3.64%	5,040	3.09%	2.01%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	706,157,440	4.50%	6,177	3.79%	2.04%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	658,884,139	4.19%	5,524	3.39%	1.98%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	711,018,744	4.53%	5,625	3.45%	1.89%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	556,604,307	3.54%	4,356	2.67%	1.98%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,655,740,627	36.01%	43,884	26.95%	1.95%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

9. Interest Type

Interest Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed 10Y	3,139,683,910	19.99%	30,737	18.87%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,566,993,178	80.01%	132,126	81.13%	1.94%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

10. Interest Reset Dates

Interest Reset Dates	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Floating	12,566,993,178	80.01%	132,126	81.13%	1.94%	11,574,908,234	82.35%	114,550	83.31%	0.88%
2020						904,915	0.01%	10	0.01%	0.93%
2021						2,510,602	0.02%	30	0.02%	1.11%
2022	497,428	0.00%	16	0.01%	1.08%	120,672	0.00%	9	0.01%	2.11%
2023	916,750	0.01%	35	0.02%	2.69%	261,114	0.00%	11	0.01%	1.99%
2024	592,036	0.00%	54	0.03%	2.10%	577,280	0.00%	27	0.02%	2.08%
2025	17,084,303	0.11%	278	0.17%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	107,539,656	0.68%	1,394	0.86%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	247,369,965	1.57%	2,772	1.70%	2.07%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	707,527,902	4.50%	7,045	4.33%	1.93%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,028,248,270	6.55%	9,857	6.05%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	898,808,070	5.72%	8,176	5.02%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	130,643,950	0.83%	1,106	0.68%	1.60%					
2032	455,581	0.00%	4	0.00%	1.70%					
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

11. Interest and Principal Payment Frequency

Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
P1M	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

12. Payment Holidays

Payment Holidays	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
None	15,704,914,505	99.99%	162,849	99.99%	1.93%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	134,613	0.00%	1	0.00%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	1,194,844	0.01%	10	0.01%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Extension	290,159	0.00%	1	0.00%	0.00%					
Palma	142,967	0.00%	2	0.00%	0.00%					
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.52% Original Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	209,278,208	1.33%	4,928	3.03%	2.01%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	391,242,913	2.49%	7,527	4.62%	1.91%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	719,911,071	4.58%	11,330	6.96%	1.89%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,170,395,612	7.45%	15,518	9.53%	1.91%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,097,809,666	13.36%	23,676	14.54%	1.92%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,748,508,354	62.07%	88,677	54.45%	1.94%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,369,384,359	8.72%	11,206	6.88%	1.86%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	146,906	0.00%	1	0.00%	1.49%					
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 58.91% Current Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,452,194,996	9.25%	34,243	21.03%	1.69%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,173,834,260	7.47%	15,090	9.27%	1.78%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,486,624,967	9.46%	15,920	9.78%	1.87%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,026,318,055	12.90%	19,606	12.04%	1.99%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,096,670,317	26.08%	36,291	22.28%	2.03%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,437,459,377	34.62%	41,561	25.52%	1.94%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	32,330,181	0.21%	146	0.09%	1.82%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	137,180	0.00%	1	0.00%	1.29%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	671,519	0.00%	2	0.00%	1.97%					
130.00% >=	436,238	0.00%	3	0.00%	1.63%					
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 54.20% Current Loan to Indexed Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,632,956,402	10.40%	36,296	22.29%	1.81%	1,152,363,587	8.21%	24,052	17.51%	0.77%
30.01% - 40.00%	1,417,799,348	9.03%	17,004	10.44%	1.89%	1,060,151,680	7.55%	12,915	9.40%	0.86%
40.01% - 50.00%	2,258,410,319	14.38%	22,265	13.67%	1.97%	1,521,645,307	10.84%	15,498	11.28%	0.97%
50.01% - 60.00%	3,203,917,456	20.40%	28,866	17.72%	1.95%	2,508,754,086	17.87%	21,656	15.77%	1.02%
60.01% - 70.00%	4,937,970,411	31.44%	41,050	25.21%	1.96%	3,216,021,266	22.91%	26,877	19.57%	1.07%
70.01% - 80.00%	2,196,233,516	13.98%	16,967	10.42%	1.89%	4,169,121,210	29.70%	33,030	24.05%	1.25%
80.01% - 90.00%	58,953,399	0.38%	412	0.25%	1.36%	409,291,492	2.92%	3,305	2.41%	1.37%
130.00% >=	436,238	0.00%	3	0.00%	1.63%					
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,037,348,629	100.00%	137,333	100.00%	1.07%

14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	181,233,376	1.15%	5,306	3.26%	2.18%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,134,638,809	7.22%	23,737	14.57%	2.09%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,133,303,373	13.58%	32,010	19.65%	2.04%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,477,271,687	15.77%	28,997	17.80%	1.98%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,473,057,459	15.75%	24,440	15.01%	1.93%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,891,281,098	12.04%	15,895	9.76%	1.89%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,591,345,670	10.13%	11,953	7.34%	1.87%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	1,001,875,219	6.38%	6,554	4.02%	1.85%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	798,184,910	5.08%	4,843	2.97%	1.81%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	523,733,181	3.33%	2,853	1.75%	1.81%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	434,526,925	2.77%	2,209	1.36%	1.83%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	253,303,364	1.61%	1,167	0.72%	1.80%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	191,410,813	1.22%	848	0.52%	1.79%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	132,048,463	0.84%	527	0.32%	1.74%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	118,462,770	0.75%	458	0.28%	1.73%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	68,936,469	0.44%	237	0.15%	1.77%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	63,245,066	0.40%	202	0.12%	1.86%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	38,087,398	0.24%	122	0.07%	1.69%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	42,851,464	0.27%	131	0.08%	1.74%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	147,260,892	0.94%	360	0.22%	1.77%	122,635,514	0.87%	297	0.22%	0.73%
more	10,618,681	0.07%	14	0.01%	1.72%	15,900,181	0.11%	19	0.01%	0.66%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

15. Outstanding Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1,000	175,289	0.00%	334	0.21%	1.75%					
1,000 - 8,000	10,347,214	0.07%	2,126	1.31%	1.74%					
8,001 - 20,000	78,925,856	0.50%	5,565	3.42%	1.75%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	945,233,907	6.02%	25,099	15.41%	1.93%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,094,158,814	13.33%	33,400	20.51%	1.96%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,802,069,358	17.84%	32,120	19.72%	1.95%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,758,673,745	17.56%	24,703	15.17%	1.93%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,111,834,299	13.45%	15,473	9.50%	1.92%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,538,727,248	9.80%	9,533	5.85%	1.92%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,034,293,075	6.59%	5,546	3.41%	1.93%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	698,173,577	4.45%	3,300	2.03%	1.90%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	495,717,799	3.16%	2,097	1.29%	1.86%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	331,413,894	2.11%	1,267	0.78%	1.91%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	223,737,975	1.42%	781	0.48%	1.89%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	129,623,945	0.83%	416	0.26%	1.85%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	104,535,850	0.67%	311	0.19%	1.92%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	78,520,191	0.50%	217	0.13%	1.85%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	65,724,455	0.42%	170	0.10%	1.77%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	36,375,380	0.23%	88	0.05%	1.86%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	31,528,886	0.20%	72	0.04%	1.83%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	23,622,559	0.15%	51	0.03%	1.79%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	22,927,439	0.15%	47	0.03%	1.98%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	85,495,855	0.54%	143	0.09%	1.77%	71,165,625	0.51%	118	0.09%	0.85%
more	4,840,481	0.03%	4	0.00%	2.24%	8,441,288	0.06%	7	0.01%	0.64%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

16. Geographic Region

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Andalucía	2,261,164,822	14.40%	28,221	17.33%	1.92%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	195,835,794	1.25%	2,495	1.53%	1.97%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	529,073,556	3.37%	4,415	2.71%	1.93%	447,407,817	3.18%	3,648	2.65%	1.17%
Canarias	654,137,085	4.16%	7,609	4.67%	1.95%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	113,170,780	0.72%	1,395	0.86%	1.95%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	376,855,320	2.40%	4,592	2.82%	1.91%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	360,651,276	2.30%	4,679	2.87%	1.97%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,518,026,575	28.77%	39,070	23.99%	1.92%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,960,191	0.01%	22	0.01%	1.68%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	66,026	0.00%	1	0.00%	1.00%					
Galicia	242,757,288	1.55%	3,174	1.95%	1.94%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	27,214,831	0.17%	337	0.21%	1.98%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,602,708,631	29.30%	43,941	26.98%	1.93%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,026,853	0.01%	15	0.01%	2.05%	820,879	0.01%	12	0.01%	1.11%
Murcia	246,658,778	1.57%	3,235	1.99%	1.89%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	32,171,532	0.20%	357	0.22%	1.89%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	161,017,473	1.03%	1,781	1.09%	1.86%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	98,922,843	0.63%	1,399	0.86%	1.95%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,283,257,435	8.17%	16,125	9.90%	1.91%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

17. Borrower Nationality

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	14,922,956,686	95.01%	155,663	95.58%	1.92%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	783,720,403	4.99%	7,200	4.42%	2.00%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

18. Debtor's concentration

Debtor Nr	Aggregate Outstanding Not. Amount	% of Aggregate Outstanding Not. Amt	Nr of Loans	Weighted Average Coupon
1	1,525,430	0.01%	1	1.84%
2	1,137,269	0.01%	1	2.24%
3	1,128,260	0.01%	1	2.14%
4	1,049,522	0.01%	1	2.92%
5	982,210	0.01%	1	3.02%
6	923,917	0.01%	1	0.80%
7	915,926	0.01%	1	0.70%
8	913,431	0.01%	1	2.08%
9	895,918	0.01%	1	0.85%
10	848,339	0.01%	1	1.84%
Top 10	10,320,221	0.07%		

19. Employment Type

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	12,301,501,846	78.32%	125,192	76.87%	1.93%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,573,205,784	10.02%	17,888	10.98%	1.90%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	34,233,634	0.22%	722	0.44%	1.72%	18,526,738	0.13%	223	0.16%	1.21%
Other	37,276,507	0.24%	576	0.35%	1.80%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	221,766,959	1.41%	3,676	2.26%	2.09%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,317,073,790	8.39%	12,132	7.45%	1.88%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	35,613,743	0.23%	420	0.26%	1.85%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	186,004,827	1.18%	2,257	1.39%	1.92%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

20. Payment to Income

Payment to Income	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
average: 18.57%										
[0% - 10%]	2,776,298,806	17.68%	34,973	21.47%	1.79%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,293,693,574	27.34%	42,095	25.85%	1.87%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,191,230,492	20.32%	33,083	20.31%	1.92%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,444,961,490	15.57%	26,043	15.99%	1.93%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,630,693,557	10.38%	15,793	9.70%	2.03%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	806,707,656	5.14%	6,786	4.17%	2.19%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	340,307,885	2.17%	2,536	1.56%	2.30%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	142,937,295	0.91%	943	0.58%	2.45%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	41,317,872	0.26%	268	0.16%	2.46%	13,696,118	0.10%	94	0.07%	1.57%
>50%	38,528,460	0.25%	343	0.21%	2.39%	15,489,509	0.11%	176	0.13%	1.36%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

21. ING Staff at Date of Origination

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

22. Number of Loans Per Borrower

Number of Loans Per Borrower	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1	15,472,617,649	98.51%	160,754	98.71%	1.90%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	231,683,008	1.48%	2,082	1.28%	0.03%	143,165,229	1.02%	1,218	0.89%	0.01%
3	2,376,431	0.02%	27	0.02%	0.00%					
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

23. Loan Purpose

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	14,151,902,933	90.10%	141,204	86.70%	1.93%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,404,800,339	8.94%	18,855	11.58%	1.93%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	149,973,817	0.95%	2,804	1.72%	1.70%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

24. Occupancy Status

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1st home	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

25. Underwriting Source

Underwriting Source	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Central or Direct	4,891,737,484	31.14%	54,740	33.61%	1.87%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,577,104,366	35.51%	55,396	34.01%	1.94%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	3,201,428,323	20.38%	33,071	20.31%	2.02%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,036,406,916	12.97%	19,656	12.07%	1.86%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

26. Special Scheme

Special Scheme	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Vivienda de proteccion oficial	980,453,087	6.24%	11,859	7.28%	2.03%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,726,224,002	93.76%	151,004	92.72%	1.92%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

27. Probability of Default

Probability of Default	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
[0.00% - 0.10%[	13,234,136,885	84.26%	142,268	87.35%	1.92%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,703,273,310	10.84%	14,157	8.69%	1.93%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	673,703,868	4.29%	5,476	3.36%	1.92%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	10,958,109	0.07%	135	0.08%	2.17%					
[7.50% - 20.00%[	16,137,121	0.10%	160	0.10%	2.29%					
[20.00% - 100.00%[	49,550,707	0.32%	480	0.29%	2.37%					
100.00%	18,917,089	0.12%	187	0.11%	2.42%					
	15,706,677,089	100.00%	162,863	100.00%	1.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.35% Weighted average LGD: 34.88%

28. Arrears

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrear	162,395	0	0	0	15,656,999,008	99.71%	99.68%
30 - 59 Days	149	22,722	8,614	31,336	15,433,751	0.09%	0.10%
60 - 89 Days	53	23,244	5,009	28,253	6,032,782	0.03%	0.04%
90 - 179 Days	100	97,905	25,802	123,708	10,194,517	0.06%	0.06%
180 - 359 Days	87	197,399	59,597	256,996	9,832,456	0.05%	0.06%
>= 360 Days	79	315,857	159,625	475,481	8,184,575	0.05%	0.05%
	162,863	657,127	258,647	915,774	15,706,677,089	100.00%	100.00%

29. Transaction Parties

Issuer of the MTCs, Seller, Cash Flow Account Provider, Paying Agent, Servicer, Subordinated Loan Provider, Swap Counterparty

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